

Information to identify the case:

Debtor 1	<u>Kenneth Jon Whitmore Jr.</u>	Social Security number or ITIN	xxx-xx-5787
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Amy R Whitmore</u>	Social Security number or ITIN	xxx-xx-9364
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-27719-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth Jon Whitmore Jr.

Amy R Whitmore

1/28/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New JerseyIn re:
Kenneth Jon Whitmore, Jr.
Amy R Whitmore
DebtorsCase No. 14-27719-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 32

Date Rcvd: Jan 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2020.
db/jdb

+Kenneth Jon Whitmore, Jr., Amy R Whitmore, 27 Woodland Heights Circle,
Glen Gardner, NJ 08826-3149

515245566 +Ally Bank, Cenlar, FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430

515016111 Capital One, PO Box 70866, Charlotte, NC 28272

515016116 Citizens Bank Card Services, PO Box 42010, Providence, RI 02940-2010

515016121 +Lebanon Township Tax Collector, 530 West Hill Road, Glen Gardner, NJ 08826-3259

515016123 +Melissa Hoffman, Esq., Stenger & Stenger, PC, 1814 East Route 70 Suite 350,
Cherry Hill, NJ 08003-2057

518650334 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826

518650335 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826,
New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826

515016124 Putnam Investments, PO Box 173764, Denver, CO 80217-3764

515156352 +Scott M. Wilhelm, Esq., Winegar, Wilhelm, Glynn & Roemersma, PC, 305 Roseberry Street,
Phillipsburg, NJ 08865-1600

515156351 +Scott M. Wilhelm, Esq., Winegar, Wilhelm, Glynn & Roemersma, PC, PO Box 800,
305 Roseberry Street, Phillipsburg, NJ 08865-1600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 29 2020 00:00:18 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 29 2020 00:00:15 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

515016118 EDI: BANKAMER.COM Jan 29 2020 04:13:00 FIA Card Services, PO Box 982235,
El Paso, TX 79998-2235

515016108 EDI: BANKAMER.COM Jan 29 2020 04:13:00 Bank Of America, PO Box 15019,
Wilmington, DE 19886-5019

515016115 EDI: CITICORP.COM Jan 29 2020 04:13:00 Citibank, PO Box 6000, The Lakes, NV 89163

515016109 E-mail/Text: cms-bk@cms-collect.com Jan 28 2020 23:59:44 Capital Management Services, LP,
698 1/2 South Ogden Street, Buffalo, NY 14206-2317

515016112 EDI: CAPITALONE.COM Jan 29 2020 04:13:00 Capital One, PO Box 85168,
Richmond, VA 23285-5168

515016110 +EDI: CAPITALONE.COM Jan 29 2020 04:13:00 Capital One, PO Box 70886,
Charlotte, NC 28272-0886

515016113 +E-mail/Text: kzoepfel@credit-control.com Jan 29 2020 00:00:20
Central Loan Administration & Reporting, PO Box 77404, Ewing, NJ 08628-6404

515016114 EDI: CHASE.COM Jan 29 2020 04:13:00 Chase Card Services, PO Box 15153,
Wilmington, DE 19886-5153

515016117 EDI: DISCOVER.COM Jan 29 2020 04:13:00 Discover, PO Box 71084,
Charlotte, NC 28272-1084

515032174 EDI: DISCOVER.COM Jan 29 2020 04:13:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025

515239680 E-mail/Text: bankruptcy.bnc@ditech.com Jan 28 2020 23:59:41 Green Tree Servicing LLC,
P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785

515016119 EDI: RMSC.COM Jan 29 2020 04:13:00 Gap Visa/Synchrony Bank, PO Box 960017,
Orlando, FL 32896-0017

515016120 E-mail/Text: bankruptcy.bnc@ditech.com Jan 28 2020 23:59:41 Green Tree Servicing,
PO Box 6172, Rapid City, SD 57709-6172

515016122 EDI: RMSC.COM Jan 29 2020 04:13:00 Lowe's/GEICB, PO Box 530914, Atlanta, GA 30353-0914

515229785 EDI: PRA.COM Jan 29 2020 04:13:00 Portfolio Recovery Associates, LLC, c/o Capital One,
POB 41067, Norfolk VA 23541

515229752 EDI: PRA.COM Jan 29 2020 04:13:00 Portfolio Recovery Associates, LLC, c/o Gap,
POB 41067, Norfolk VA 23541

515229784 EDI: PRA.COM Jan 29 2020 04:13:00 Portfolio Recovery Associates, LLC, c/o Lowes,
POB 41067, Norfolk VA 23541

515016125 +E-mail/Text: samantha.vogt@razor-capital.com Jan 29 2020 00:01:14 Razor Capital, LLC,
8000 Norman Center Drive, Suite 860, Bloomington, MN 55437-1174

515016126 EDI: TDBANKNORTH.COM Jan 29 2020 04:13:00 TD Bank, 32 Chestnut Street,
Lewiston, ME 04240

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 32

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Ally Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Ally Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Ally Bank kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Laura M. Egerman on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com/legerman@rasnj.com
Rebecca Ann Solarz on behalf of Creditor Ally Bank rsolarz@kmlawgroup.com
Scott M. Wilhelm on behalf of Joint Debtor Amy R Whitmore AshleyA@wwgrlaw.com,
G27019@notify.cincompass.com
Scott M. Wilhelm on behalf of Debtor Kenneth Jon Whitmore, Jr. AshleyA@wwgrlaw.com,
G27019@notify.cincompass.com

TOTAL: 10